

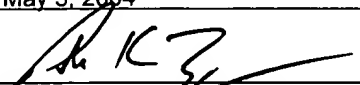
I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to Box: Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

PATENT

Paper No.

File: Carr-P1-00

Date: May 3, 2004

Signed:   
Peter K. Trzyna (Reg. No. 32,601)

**RECEIVED**

MAY 11 2004

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**GROUP 3600**

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Inventors	:	Philip Carragher and Steven Earl Webster
Serial No.	:	09/604,696
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3624
Examiner	:	Karmis, Stefanos

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Honorable Commissioner of Patents  
and Trademarks  
Washington, D.C. 20231

**PETITION FOR EXTENSION OF TIME**

S I R :

This is a Petition for Extension of Time for three months to respond to the Office Action mailed November 3, 2002, in the above-referenced patent application. If additional time is necessary, this Petition is to be deemed a Petition for such time as necessary to accept the Amendment and Response filed herewith.

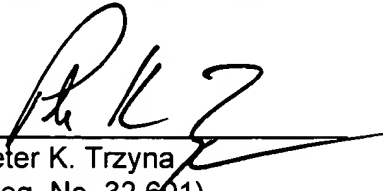
**APPLICANTS CLAIM SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: May 3, 2004

P.O. Box 7131  
Chicago, IL 60680-7131  
(312) 240-0824

  
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Peter K. Trzyna  
(Reg. No. 32,601)